



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

23-02639 BKAOD01

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Attorneys for Wilmington Savings Fund Society, FSB,
not in its individual capacity but solely as trustee of
MFA 2021-NQM2 Trust

In Re:

CHRISTIAN G MONNE

Order Filed on May 27, 2025

by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 23-10870-JKS

Judge: JOHN K.
SHERWOOD

Chapter: 13

Recommended Local Form: Followed Modified

ORDER GRANTING CERTIFICATION OF DEFAULT

The relief set forth on the following page is hereby **ORDERED**.

DATED: May 27, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

Upon the motion of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property more fully described as:

33 GRAYDON TERRACE, CLIFTON, NJ 07013

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Federal Rule of Bankruptcy Procedure 3002.1 is no longer applicable to Movant, its successors or assignees.

Personal property more fully described as:

It is further ORDERED that the movant may join the debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distribution to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Christian G. Monne
Debtor

Case No. 23-10870-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: May 28, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db	+ Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Charles G. Wohlrab	on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
David L. Stevens	on behalf of Debtor Christian G. Monne dstevens@scura.com dstevens@scura.com;ecfbkfiling@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;dwoody@scura.com;asoto@scura.com;ralrehaili@scura.com
Denise E. Carlon	

District/off: 0312-2

User: admin

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Date Rcvd: May 28, 2025

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Total Noticed: 1

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eamonn O'Hagan

on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov

Jamal J Romero

on behalf of Debtor Christian G. Monne jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com

Marc D. Miceli

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com, kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 12